



"Your Independent Community Bank"

EST. IN 1905

P.O. Box 110
Coldwater, Ohio 45828
www.pbcbank.com

September 16, 2005



SEP 16 2005

FDIC, San Francisco Regional Office
Director John F. Carter
25 Jessie St. at Ecker Square
Suite 2300
San Francisco, CA 94105

Re: Wal-Mart Application #20051977 for an Insurance and Industrial Bank Charter

Dear Mr. Carter:

As a director of a small community bank, I can attest to the effect a Wal-Mart or Super Wal-Mart has on a rural community and county. When the Wal-Mart store opened in Celina, Ohio (our county seat), we slowly saw the decline of independent retail businesses in the downtown of Celina as well as Coldwater. A Super-Wal-Mart recently opened, replacing the old Wal-Mart and we anxiously await the decline of more independent businesses in our community.

If Wal-Mart is allowed a charter, no matter how narrowly it is defined, I see it as having a mushroom effect where eventually it will branch to stores nationwide and will undertake a broad range of banking and financial services. The impact on local, community banks will be devastating. I also feel that mixing banking and commerce is a poor public policy that could jeopardize the impartial allocation of credit and create conflicts of interest.

Our great nation has a long-standing principle of separating banking and commerce, as was reaffirmed in the Gramm-Leach-Bliley Act. We should not allow Wal-Mart, the world's largest commercial company, to breach this principle and threaten the stability of our economic and financial system.

Sincerely,

Stephen P. Lefeld
Director

Cc: FDIC, Chicago Regional Office
Cc: Independent Community Bankers of America

ROCKFORD
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(Promani)

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San Francisco, CA 94105

CASE
NAME Wal-Mart Bank (Proposed)
INST App File
FO SLC
W/O-RM F4046 (Don Hamm)
OTHER SF Legal - Gekas
DCA - Saccomonto
ARD - Doerr
SCM - Promani

2005 SEP 16 AM 9:57

Re: Wal-Mart Application #20051977 for an Insurance and Industrial Bank Charter

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Sincerely,

Margaret C. Griesdorn
Vice President

Cc: FDIC, Chicago Regional Office
Cc: Independent Community Bankers of America

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FDIC
San Francisco

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Sincerely,

Kimberly A Bruns,
Assistant Cashier

Cc: FDIC, Chicago Regional Office
Cc: Independent Community Bankers of America

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September 12, 2005

FDIC:

It is in the best interest of this country you do not allow Wal-Mart to open their own bank.

I live in a small rural community where I have already seen the destruction that a Wal-Mart can do. The community has lost some family owned grocery stores, small hardware and automotive stores that can not compete to the large quantity, lower prices and out of the country cheap goods.

If the United States believes everyone should buy American made products why do we support a huge business that buys and sells foreign made articles.

FDIC should realize Wal-Mart could destroy this country by allowing this to take place. The risk posed by a Wal-Mart bank means it could be funded by other countries and we could wake up one morning and see this United States of America has been taken over by terrorists, drug dealers or communists.

I strongly urge the FDIC to oppose the deposit insurance application, if passed it could jeopardize impartial credit and create conflicts of interest.

Concerned Banker and Consumer,

Paula K. Hein

Paula K. Hein,
Assistant Cashier
THE PEOPLES BANK CO
112-114 W. Main St.
Coldwater, OH 45828

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